

Information to identify the case:

| | | | |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1 | Steven V Goncharov | Social Security number or ITIN | xxx-xx-7923 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court | District of New Jersey | | |
| Case number: | 12-36311-JNP | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven V Goncharov

4/5/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Steven V Goncharov
 Debtor

Case No. 12-36311-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Apr 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2018.

db
 513468245 +Steven V Goncharov, 1715 W. Main Street, Millville, NJ 08332-4635
 +CACH of NJ LLC, Attn.:Fein, Such, Kahn & Shepard, 7 Century Dr. Ste. 201,
 Parsippany, NJ 07054-4609
 513468247 +Cavalry SPV I LLC, Attn.:Schachter Portnoy, 3490 US Rt. 1, Princeton, NJ 08540-5920
 513468249 +Equable Ascent Financial, Attn.:Andrew Sklar, Esq., 102 Browning Lane Bdlg. B Ste. 1,
 Cherry Hill, NJ 08003-3195
 513468250 +Gateway Funding Divers, 300 Welsh Road, Bldg. 5, Horsham, PA 19044-2273
 513468252 +JC Christensen & Assoc., PO Box 519, Sauk Rapids, MN 56379-0519
 513468253 +Monica Goncharov, 1715 W. Main Street, Millville, NJ 08332-4635
 513468254 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
 513468255 +Northstar Location Serv., 4285 Genessee St., Cheektowaga, NY 14225-1943
 513513330 +Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, PO Box 12931,
 Norfolk, VA 23541-0931
 514064155 +Portfolio Investments II LLC, c/o of Recovery Management Systems Corp, PO Box 12931,
 Norfolk, VA 23541-0931
 513716662 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301,
 Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2018 23:28:15 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2018 23:28:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513468244 +EDI: TSYS2.COM Apr 06 2018 03:03:00 Barclays Bank DE, 125 S West St.,
 Wilmington, DE 19801-5014
 513550650 +E-mail/Text: bncmail@w-legal.com Apr 05 2018 23:28:23 CHESWOLD (OPHRYS), LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513468246 EDI: CAPITALONE.COM Apr 06 2018 03:04:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 513657904 +E-mail/Text: bankruptcy@cavps.com Apr 05 2018 23:28:31 Cavalry Portfolio Services,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
 513468248 +EDI: CHASE.COM Apr 06 2018 03:04:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 513468251 +EDI: HFC.COM Apr 06 2018 03:04:00 HSBC NV, P.O. Box 5253, Carol Stream, IL 60197-5253
 513616233 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC, c/o Capital One,
 POB 41067, Norfolk VA 23541
 513711226 EDI: PRA.COM Apr 06 2018 03:03:00 Portfolio Recovery Associates, LLC,
 c/o Washington Mutual, POB 41067, Norfolk VA 23541
 513468256 EDI: WFFC.COM Apr 06 2018 03:03:00 Wells Fargo Home Mortgage, 8480 Stagecoach Circle,
 Frederick, MD 21701

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2018 at the address(es) listed below:

Angela Catherine Pattison on behalf of Creditor WELLS FARGO BANK, N.A.
 angela.pattison@powerskirn.com, ecf@powerskirn.com
 Denise E. Carlon on behalf of Creditor Wells Fargo Bank, NA
 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Apr 05, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Nathan Van Embden on behalf of Debtor Steven V Goncharov nve@nvanembden.com,
lstyles@nvanembden.com

TOTAL: 5